

The Honorable: Mary Jo Heston
Chapter 7
Location: Tacoma
Hearing Date: _____
Hearing Time: 09:00 a.m.
Response Date: _____

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON**

In re: STEWART, HEATHER ANN

§ Case No. 17-41711

§

§

§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 04/28/2017. The undersigned trustee was appointed on 04/28/2017.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 186,690.00

Funds were disbursed in the following amounts:

| | |
|---|---------------------|
| Payments made under an interim distribution | <u>155,463.37</u> |
| Administrative expenses | <u>16,208.96</u> |
| Bank service fees | <u>6.16</u> |
| Other payments to creditors | <u>0.00</u> |
| Non-estate funds paid to 3rd Parties | <u>0.00</u> |
| Exemptions paid to the debtor | <u>0.00</u> |
| Other payments to the debtor | <u>0.00</u> |
| Leaving a balance on hand of ¹ | \$ <u>15,011.51</u> |

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/02/2017 and the deadline for filing governmental claims was 10/02/2017. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$5,571.50. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$5,571.50, for a total compensation of \$5,571.50². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$243.74 for total expenses of \$243.74².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/26/2018

By: /s/ Kathryn A. Ellis
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 1

Case No.: 17-41711

Case Name: STEWART, HEATHER ANN

Trustee Name: (670270) Kathryn A. Ellis

Date Filed (f) or Converted (c): 04/28/2017 (f)

§ 341(a) Meeting Date: 06/05/2017

For Period Ending: 11/26/2018

Claims Bar Date: 10/02/2017

| 1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. # | 2 Petition/ Unscheduled Values | 3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs) | 4 Property Formally Abandoned OA=§554(a) abandon. | 5 Sale/Funds Received by the Estate | 6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
|--|---|---|---|--|--|
| 1 residence | 120,950.00 | 0.00 | | 186,690.00 | FA |
| 2 2007 Toyota Prius | 4,450.00 | 0.00 | | 0.00 | FA |
| 3 misc. household goods and furnishings | 578.00 | 0.00 | | 0.00 | FA |
| 4 2 guitars & 2 ukeleles | 220.00 | 0.00 | | 0.00 | FA |
| 5 Samsung TV | 200.00 | 0.00 | | 0.00 | FA |
| 6 JVC TV | 100.00 | 0.00 | | 0.00 | FA |
| 7 wireless stereo | 20.00 | 0.00 | | 0.00 | FA |
| 8 Dell laptop | 20.00 | 0.00 | | 0.00 | FA |
| 9 2 iPads | 100.00 | 0.00 | | 0.00 | FA |
| 10 100 books | 100.00 | 0.00 | | 0.00 | FA |
| 11 2 framed prints | 100.00 | 0.00 | | 0.00 | FA |
| 12 bicycle | 50.00 | 0.00 | | 0.00 | FA |
| 13 treadmill | 100.00 | 0.00 | | 0.00 | FA |
| 14 Kate Spade & Michael Kors handbag | 150.00 | 0.00 | | 0.00 | FA |
| 15 clothing | 200.00 | 0.00 | | 0.00 | FA |
| 16 shoes | 100.00 | 0.00 | | 0.00 | FA |
| 17 3 cats | 0.00 | 0.00 | | 0.00 | FA |
| 18 cash on hand | 0.00 | 0.00 | | 0.00 | FA |
| 19 Chase ****3794 | 50.00 | 0.00 | | 0.00 | FA |
| 20 PayPal account | 0.00 | 0.00 | | 0.00 | FA |
| 21 401 (k) | 38,521.57 | 0.00 | | 0.00 | FA |
| 22 Wells Fargo CS Custodian Benefit Trade IRA | Unknown | 0.00 | | 0.00 | FA |
| 23 Farmers flexible universal life insurance policy | 2,238.37 | 0.00 | | 0.00 | FA |
| 24 potential SSDI claim | 0.00 | 0.00 | | 0.00 | FA |
| 24 Assets Totals (Excluding unknown values) | \$168,247.94 | \$0.00 | | \$186,690.00 | \$0.00 |

Form 1
Individual Estate Property Record and Report
Asset Cases

Exhibit A

Page: 2

Case No.: 17-41711

Case Name: STEWART, HEATHER ANN

For Period Ending: 11/26/2018

Trustee Name: (670270) Kathryn A. Ellis

Date Filed (f) or Converted (c): 04/28/2017 (f)

§ 341(a) Meeting Date: 06/05/2017

Claims Bar Date: 10/02/2017

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): 03/31/2019

Current Projected Date Of Final Report (TFR): 03/31/2019

Form 2

Exhibit B
Page: 1

Cash Receipts And Disbursements Record

Case No.: 17-41711
Case Name: STEWART, HEATHER ANN
Taxpayer ID #: **_***7987
For Period Ending: 11/26/2018

Trustee Name: Kathryn A. Ellis (670270)
Bank Name: Rabobank, N.A.
Account #: *****7000 Checking
Blanket Bond (per case limit): \$78,753,461.00
Separate Bond (if applicable): N/A

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|-------------|-----------------|------------------------------------|--|--------------------|------------|-----------------|-----------------|
| Trans. Date | Check or Ref. # | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposit \$ | Disbursement \$ | Account Balance |
| 10/15/18 | | Law Office of Wanda Reif Nuxoll PS | sale of real property | | 15,000.00 | | 15,000.00 |
| | {1} | Thomas McGrath | gross sale price \$171,690.00 | 1110-000 | | | 15,000.00 |
| | {1} | Thomas McGrath | buyer's premium \$15,000.00 | 1110-000 | | | 15,000.00 |
| | | property taxes | buyer's contribution towards property taxes \$396.71 | 2820-000 | | | 15,000.00 |
| | | Somerset Place Owners Association | buyer's contribution towards HOA dues \$237.42 | 4120-000 | | | 15,000.00 |
| | | Seterus | first Deed of Trust -\$145,117.86 | 4110-000 | | | 15,000.00 |
| | | Bank of America NA | 2nd Deed of Trust -\$6,418.70 | 4110-000 | | | 15,000.00 |
| | | Somerset Place Owners Association | HOA dues -\$4,181.90 | 4120-000 | | | 15,000.00 |
| | | property taxes | property taxes -\$861.90 | 2820-000 | | | 15,000.00 |
| | | Robin Tomazic | real estate commissions -\$10,301.40 | 3510-000 | | | 15,000.00 |
| | | Robin Tomazic | reimbursement to real estate agent for HOA Resale Certificate -\$190.25 | 3520-000 | | | 15,000.00 |
| | | excise tax | excise tax -\$3,328.08 | 2820-000 | | | 15,000.00 |
| | | closing costs | closing costs -\$1,924.04 | 2500-000 | | | 15,000.00 |
| 10/31/18 | | Rabobank, N.A. | Bank and Technology Services Fees | 2600-000 | | 6.16 | 14,993.84 |
| 11/05/18 | | Seterus | refund of lienholder overpayment | 4110-000 | | -17.67 | 15,011.51 |

COLUMN TOTALS

15,000.00

-11.51

\$15,011.51

Less: Bank Transfers/CDs

0.00

0.00

Subtotal

15,000.00

-11.51

Less: Payments to Debtors

0.00

NET Receipts / Disbursements

\$15,000.00

-\$11.51

Form 2

Exhibit B
Page: 2

Cash Receipts And Disbursements Record

Case No.: 17-41711
Case Name: STEWART, HEATHER ANN
Taxpayer ID #: **_***7987
For Period Ending: 11/26/2018

Trustee Name: Kathryn A. Ellis (670270)
Bank Name: Rabobank, N.A.
Account #: *****7000 Checking
Blanket Bond (per case limit): \$78,753,461.00
Separate Bond (if applicable): N/A

| TOTAL - ALL ACCOUNTS | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCES |
|----------------------|--------------------|-------------------|--------------------|
| *****7000 Checking | \$15,000.00 | -\$11.51 | \$15,011.51 |
| | \$15,000.00 | -\$11.51 | \$15,011.51 |

Exhibit C

Analysis of Claims Register

Case: 17-41711

HEATHER ANN STEWART

Claims Bar Date: 10/02/17

| Claim No. | Claimant Name/ <Category>, Priority | Claim Type/ Date Filed | Claim Ref | Amount Filed/ Allowed | Paid to Date | Claim Balance |
|-----------|--|---------------------------|-----------|------------------------------|-----------------|------------------|
| S1 | Seterus, <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100 | Secured 10/15/18 | | \$145,117.86 \$145,100.19 | \$145,100.19 | \$0.00 |
| S2 | Bank of America NA, <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100 | Secured 10/15/18 | | \$30,633.00 \$6,418.70 | \$6,418.70 | \$0.00 |
| S3 | Somerset Place Owners Association, <4120-000 Real Estate - Non-consensual Liens (judgments)> , 100 | Secured 10/15/18 | | \$4,181.90 \$3,944.48 | \$3,944.48 | \$0.00 |
| | Pierce County Assessor 2401 S 35th St Room 142 Tacoma, WA 98409 <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100 | Secured 04/27/17 | | \$0.00 \$0.00 | \$0.00 | \$0.00 |
| | Real Time Resolutions Attn: Bankruptcy Po Box 36655 Dallas, TX 75235 <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100 | Secured 04/27/17 | | \$0.00 \$0.00 | \$0.00 | \$0.00 |
| | Seterus Inc 14523 Sw Millikan Way St Beaverton, OR 97005 <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100 | Secured 04/27/17 | | \$0.00 \$0.00 | \$0.00 | \$0.00 |
| | Somerset Place % HOA Community Solutions Las Vegas, NV 89193 <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100 | Secured 04/27/17 | | \$0.00 \$0.00 | \$0.00 | \$0.00 |

Exhibit C

Analysis of Claims Register

Case: 17-41711

HEATHER ANN STEWART

Claims Bar Date: 10/02/17

| Claim No. | Claimant Name/ <Category>, Priority | Claim Type/ Date Filed | Claim Ref | Amount Filed/ Allowed | Paid to Date | Claim Balance |
|-----------|--|----------------------------|-----------|----------------------------|-----------------|------------------|
| FEE | Kathryn A. Ellis 5506 6TH Ave. S. Suite 207 Seattle, WA 98108 <2100-000 Trustee Compensation> , 200 | Administrative 11/15/18 | | \$5,571.50 \$5,571.50 | \$0.00 | \$5,571.50 |
| TE | Kathryn A. Ellis 5506 6th Ave S Suite 207 Seattle, WA 98108 <2200-000 Trustee Expenses> , 200 | Administrative 10/23/18 | | \$243.74 \$243.74 | \$0.00 | \$243.74 |
| | Robin Tomazic, <3510-000 Realtor for Trustee Fees (Real Estate Commissions)> , 200 | Administrative 10/15/18 | | \$10,301.40 \$10,301.40 | \$10,301.40 | \$0.00 |
| | Robin Tomazic, <3520-000 Realtor for Trustee Expenses> , 200 | Administrative 10/15/18 | | \$190.25 \$190.25 | \$190.25 | \$0.00 |
| | closing costs, <2500-000 Costs re Sale of Property> , 200 | Administrative 10/15/18 | | \$1,924.04 \$1,924.04 | \$1,924.04 | \$0.00 |
| | excise tax, <2820-000 Other State or Local Taxes (post-petition)> , 200 | Administrative 10/15/18 | | \$3,328.08 \$3,328.08 | \$3,328.08 | \$0.00 |
| | property taxes, <2820-000 Other State or Local Taxes (post-petition)> , 200 | Administrative 10/15/18 | | \$861.90 \$465.19 | \$465.19 | \$0.00 |

Exhibit C **Analysis of Claims Register**

Case: 17-41711

HEATHER ANN STEWART

Claims Bar Date: 10/02/17

| Claim No. | Claimant Name/ <Category>, Priority | Claim Type/ Date Filed | Claim Ref | Amount Filed/ Allowed | Paid to Date | Claim Balance |
|-----------|---|---------------------------|-----------|--------------------------|-----------------|------------------|
| | Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 | Unsecured 04/27/17 | | \$0.00 \$0.00 | \$0.00 | \$0.00 |
| | Capital One 15000 Capital One Dr Richmond, VA 23238 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 | Unsecured 04/27/17 | | \$0.00 \$0.00 | \$0.00 | \$0.00 |
| | Mohela/Dept of Ed 633 Spirit Dr Chesterfield, MO 63005 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 | Unsecured 04/27/17 | | \$0.00 \$0.00 | \$0.00 | \$0.00 |
| | TRA Medical Imaging PO Box 1535 Tacoma, WA 98401 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 | Unsecured 04/27/17 | | \$0.00 \$0.00 | \$0.00 | \$0.00 |
| | The Sound Partnership PO Box 1357 601 S 8th Street Tacoma, WA 98401 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 | Unsecured 04/27/17 | | \$0.00 \$0.00 | \$0.00 | \$0.00 |
| 1 | Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 | Unsecured 07/28/17 | | \$3,946.45 \$3,946.45 | \$0.00 | \$3,946.45 |

Exhibit C

Analysis of Claims Register

Case: 17-41711

HEATHER ANN STEWART

Claims Bar Date: 10/02/17

| Claim No. | Claimant Name/ <Category>, Priority | Claim Type/ Date Filed | Claim Ref | Amount Filed/ Allowed | Paid to Date | Claim Balance |
|-----------|---|---------------------------|-----------|--------------------------|---------------------|--------------------|
| 1I | Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640 | Unsecured 11/15/18 | | N/A \$67.84 | \$0.00 | \$67.84 |
| 2 | Bank of America NA PO Box 982284 El Paso, TX 79998-2238 <7200-000 Section 726(a)(3) Tardily Filed General Unsecured Claims> , 620 | Unsecured 11/14/17 | | \$5,094.40 \$5,094.40 | \$0.00 | \$5,094.40 |
| 2I | Bank of America NA PO Box 982284 El Paso, TX 79998-2238 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640 | Unsecured 11/15/18 | | N/A \$87.58 | \$0.00 | \$87.58 |
| | | | | Case Total: | \$171,672.33 | \$15,011.51 |

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-41711

Case Name: HEATHER ANN STEWART

Trustee Name: Kathryn A. Ellis

Balance on hand: \$ 15,011.51

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant | Claim Asserted | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|-----------------------------------|----------------|-------------------------|--------------------------|------------------|
| S1 | Seterus | 145,117.86 | 145,100.19 | 145,100.19 | 0.00 |
| S2 | Bank of America NA | 30,633.00 | 6,418.70 | 6,418.70 | 0.00 |
| S3 | Somerset Place Owners Association | 4,181.90 | 3,944.48 | 3,944.48 | 0.00 |

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 15,011.51

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|--|-----------------|--------------------------|------------------|
| Trustee, Fees - Kathryn A. Ellis | 5,571.50 | 0.00 | 5,571.50 |
| Trustee, Expenses - Kathryn A. Ellis | 243.74 | 0.00 | 243.74 |
| Costs re Sale of Property - closing costs | 1,924.04 | 1,924.04 | 0.00 |
| Other State or Local Taxes (post-petition) - excise tax | 3,328.08 | 3,328.08 | 0.00 |
| Other State or Local Taxes (post-petition) - property taxes | 465.19 | 465.19 | 0.00 |
| Realtor for Trustee Fees (Real Estate Commissions) - Robin Tomazic | 10,301.40 | 10,301.40 | 0.00 |
| Realtor for Trustee Expenses - Robin Tomazic | 190.25 | 190.25 | 0.00 |

Total to be paid for chapter 7 administrative expenses: \$ 5,815.24Remaining balance: \$ 9,196.27

Applications for prior chapter fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments | Proposed Payment |
|------------------|-----------------|------------------|------------------|
| None | | | |

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 9,196.27

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|----------|-------------------------|--------------------------|------------------|
| None | | | | |

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 9,196.27

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$3,946.45 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|------------------------------|-------------------------|--------------------------|------------------|
| 1 | Capital One Bank (USA), N.A. | 3,946.45 | 0.00 | 3,946.45 |

Total to be paid for timely general unsecured claims: \$ 3,946.45
 Remaining balance: \$ 5,249.82

Tardily filed claims of general (unsecured) creditors totaling \$5,094.40 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|--------------------|-------------------------|--------------------------|------------------|
| 2 | Bank of America NA | 5,094.40 | 0.00 | 5,094.40 |

Total to be paid for tardily filed general unsecured claims: \$ 5,094.40
 Remaining balance: \$ 155.42

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|----------|-------------------------|--------------------------|------------------|
| None | | | | |

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| | | |
|---|----|---------------|
| Total to be paid for subordinated claims: | \$ | <u>0.00</u> |
| Remaining balance: | \$ | <u>155.42</u> |

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 1.07% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$155.42. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.